TRANSMITTAL FOR U.S. PATENT APPLICATION
UNDER 37 CFR §1.53(b)

Mail Stop: Patent Application
Commissioner For Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Attorney Docket No.: 073897.0138
Express Mail. No. EV 324624030 US

Sir:

Transmitted herewith for filing is the original patent application of:

Inventor: Robert D. White

For: **SYSTEM AND METHOD FOR MANAGING DEDICATED
USE OF A CREDIT ACCOUNT**

Pursuant to 37 C.F.R. § 1.213(a), Applicant respectfully requests that the above-identified patent application not be published under 35 U.S.C. § 122(b). Applicant hereby certifies that the invention disclosed in the above-identified application has not been and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

Enclosed are:

    (1)   Specification, including Claims and Abstract (31 pages);
    (2)   Declaration and Power of Attorney (3 pages);
    (3)   Formal Drawings (3 pages);
    (4)   Assignment of the invention to Capital One Financial Corporation (2 pages);
    (5)   Separate cover sheet in compliance with 37 C.F.R. § 3.28 and § 3.31 is included with an Assignment recordal fee of $40.00 pursuant to 37 C.F.R. § 1.21(h) (1 page);
    (6)   This Transmittal Form (2 pages) with attached patent application filing fee in the amount of $1,188.00;
    (7)   Nonpublication Request (1 page);
    (8)   Information Disclosure Statement (1 page);
    (9)   PTO-1449 (1 page with 7 (seven) attached references);
    (10)   1 page Certificate of Mailing by Express Mail EV 324624030 US; and
    (11)   Baker Botts Return Acknowledgment Postcard.

Applicant is a large entity.

FEE CALCULATION					FEE
	Number		Number Extra	Rate	Basic Fee $ 750.00
Total Claims	35	- 20	15	X $18 =	$ 270.00
Independent Claims	5	- 3	2	X $84 =	$ 168.00
				TOTAL FILING FEE =	$ 1,188.00

Enclosed is a check in the amount of $1,188.00 for the filing fee. Please charge any additional fees or credit any overpayment to Deposit Account No. 02-0384 of Baker Botts L.L.P.

BAKER BOTTS L.L.P.
Attorneys for Applicant
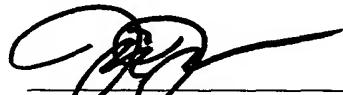
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Robert D. White

Filed: August 18, 2003

Title: **SYSTEM AND METHOD FOR MANAGING
                           DEDICATED USE OF A CREDIT ACCOUNT**

MAIL STOP: PATENT APPLICATION
Commissioner For Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

CERTIFICATE OF MAILING BY EXPRESS MAIL

I hereby certify that the attached Patent Application (31 pages), Declaration and Power of Attorney (3 pages), Assignment (2 pages); Assignment Recordation Form (1 page), a check in the amount of $40.00 to cover the assignment filing fee, 3 pages of formal Drawings, Nonpublication Request (1 page), Information Disclosure Statement (1 page), PTO-1449 (1 page with 7 attached references), Fee Transmittal (2 pages), a check in the amount of $1,188.00 to cover the patent application filing fee, Baker Botts return acknowledgement post card (1 card), and this Certificate of Mailing are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on this 18th day of August, 2003 and is addressed to Mail Stop Patent Application, Commissioner for Patents, P. O. Box 1450, Alexandria, Virginia 22313-1450.

Willie Jiles
_____
Willie Jiles

Express Mail Receipt
No. EV 324624030 US

Attorney Docket No:
073897.0138

NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)	First Named Inventor	Robert D. White
	Title	System And Method For Managing Dedicated Use Of A Credit Account
	Attorney Docket Number	073897.0138

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

_8-18-03_
Date

Signature

Jay B. Johnson
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing.**

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant must notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**